

Consultant's Minimum Insurance Requirements

The Consultant is required to provide the Department with certificates of insurance referencing the project for the following minimum coverages.

Workers Compensation Insurance with statutory limits for Utah

- Including Coverage B, Employers Liability
- \$100,000 limit each accident
- \$500,000 limit per disease-policy limit
- \$100,000 limit per disease-each employee

General Liability and Automobile Liability

- \$1,000,000 per occurrence
- \$2,000,000 aggregate
- A.M. Best Rating A-VIII
- If claims made basis, 3-year tail provision. If a construction contract, a 1-year tail provision applies.

Professional Liability

- \$1,000,000
- A.M. Best Rating B-VIII
- If claims made basis, 3-year tail provision. If a construction contract, a 1-year tail provision applies.

Valuable Papers

- Valuable papers and electronic media: Dollar value adequate to reproduce media

Additional Insured Requirement

Consultants are required to name UDOT and the State of Utah as an Additional Insured for the General Liability and Automobile Liability Coverage and indicate they are primary and not contributing coverage.

Sub-consultant Requirement

The Department holds the prime consultant responsible for all insurance requirements and to manage and/or provide insurance for all their sub-consultants who perform work on the project.